

Housing Picture Brighter in '67

Psychological changes as well as growing need should brighten the home construction picture in 1967, in the opinion of Raymond D. Edwards, president of Glendale Federal Savings and Loan Association, the second largest federal association in the nation.

"By mid-year we should have worked off the surplus of housing and further reduced the vacancy factor for apartments in Southern California," Edwards said.

"A strong psychological factor, as yet little noted, could accelerate the change to a more normal construction level. Many families in need of homes have been held back by the fears of the Viet Nam war, the talk about tight money and the uncertainties of economic conditions in general."

"BY MID-1967, these factors may have become less of a barrier as economic conditions will have become more clearly defined and people will have become more accustomed to living with the uncertainties of the times," he said.

Edwards sees no great upsurge in home building during 1967. Rather, he expects slight improvement the first half and then the beginning

of momentum for an upswing which should carry through 1968 and into further increased activity in 1969.

The savings and loan executive points out that one of the factors on which the lack of home sales is blamed is only partially true.

"GLENDALE Federal Savings, and many others in the savings and loan industry, have money to lend for the purchase of homes. And at interest rates of 6.75, 6.9 and 7 per cent, which may have seemed high six months ago but which are likely to be acceptable six months from now."

"Actually interest rates have been reduced in the past few months. Also, the cost of money has never gone up as much as such things as beefsteak and autos," he said.

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